

**PROTECTION
FAMILY SECURE**

**TAKE
CHARGE
OF
LIFE'S
UNCERTAINTIES**



FAMILY SECURE is a Philam Vitality Series life insurance plan that allows you to live life free of worry. It provides high-value life insurance coverage that can be converted into a retirement plan when you get older. With Philam Vitality, you become part of a wellness programme that gives you exciting rewards for living healthier.

(02) 8528 - 2000
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PHILAM LIFE

HELPING PEOPLE LIVE HEALTHIER. LONGER. BETTER LIVES

FAMILY SECURE PROTECTS YOUR FAMILY'S FUTURE.

BY ADDING PHILAM VITALITY, YOU ALSO GET TO ENJOY A HEALTHIER LIFE TODAY.



PHILAM Vitality

is the country's first science-backed wellness programme that works with you to achieve **REAL CHANGES** to your health



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15% OFF
admission tickets



10 or 15%
upfront premium
discount



as much as
35% OFF
best available
rates



P50 OFF
movie tickets



up to
35% OFF
standard roundtrip
airfare on domestic
and international
destinations



FREE
WEEKLY REWARD
Get one (1) free Philam
Vitality Active Reward
when you hit your weekly
fitness target

The healthier you get, the more rewards you can enjoy.
The best way to take care of your family, is to **TAKE CHARGE OF YOUR HEALTH.**

NOTE: Partners are subject to change without prior notice.

HOW FAMILY SECURE WITH PHILAM VITALITY WORKS

HIGH-VALUE LIFE INSURANCE

Should the unexpected happen, you want to make sure your family can continue living a comfortable life.

- ▶ For as low as ₱44/day basic annual premium, your family can receive as much as ₱1.5 MILLION.
- ▶ Worth up to 95 times your basic annual premium.

Age	Life Insurance Coverage	
30	95x	The younger you get a life insurance, the more value you get.
35	86x	
40	76x	
45	66x	
50	48x	

- ▶ Add Critical Illness Coverage to your plan to protect you from serious health-related setbacks.

CONVERTIBLE TO A RETIREMENT PLAN

As you grow older, your need for insurance decreases. You would want to prepare for a comfortable retirement without being a burden to your loved ones.

- ▶ Your premiums are invested in expertly managed funds so your money can grow over time.
- ▶ In the future, you can reduce your insurance coverage and boost your fund value, converting Family Secure into a retirement plan.³

PHILAM VITALITY REWARDS

The healthier you get, the more rewards you can enjoy even on your insurance premiums!

- ▶ Enjoy immediate savings with a **10% FIRST YEAR PREMIUM DISCOUNT** on your Family Secure plan.

- ▶ By knowing and improving your health, you earn points and improve your



PHILAM VITALITY STATUS and PHILAM VITALITY AGE

- ▶ As you improve your Philam Vitality Status, you get to continue enjoying discounts on your insurance premiums on succeeding years.

SAMPLE PHILAM VITALITY PREMIUM DISCOUNTS

Applicable discount on succeeding years	BRONZE decrease by 2%	SILVER decrease by 1%	GOLD maintain previous discount	PLATINUM increase by 1%
First year premium discount	10%	10%	10%	10%
Second year premium discount	8%	9%	10%	11%
Third year premium discount	6%	8%	10%	12%

Discounts can continue depending on your Philam Vitality Status each year **UP TO A MAXIMUM OF 20%**.

BENEFIT ILLUSTRATION: JOHN, 30 YEARS OLD, MALE⁴

₱2 MILLION
life insurance coverage¹

₱1 MILLION
lump-sum coverage when diagnosed with any of 56 covered critical illnesses until age 75. Plus, your succeeding premiums will be waived.

At age 60, life insurance coverage is reduced to

₱105K²

At age 70, retirement fund increased from **₱2.49M** to

₱3.24M*

*This assumes 8% fund growth rate on your chosen fund. These are hypothetical figures and not a guarantee of future performance.

Initial premium reduced from **₱34,952** to

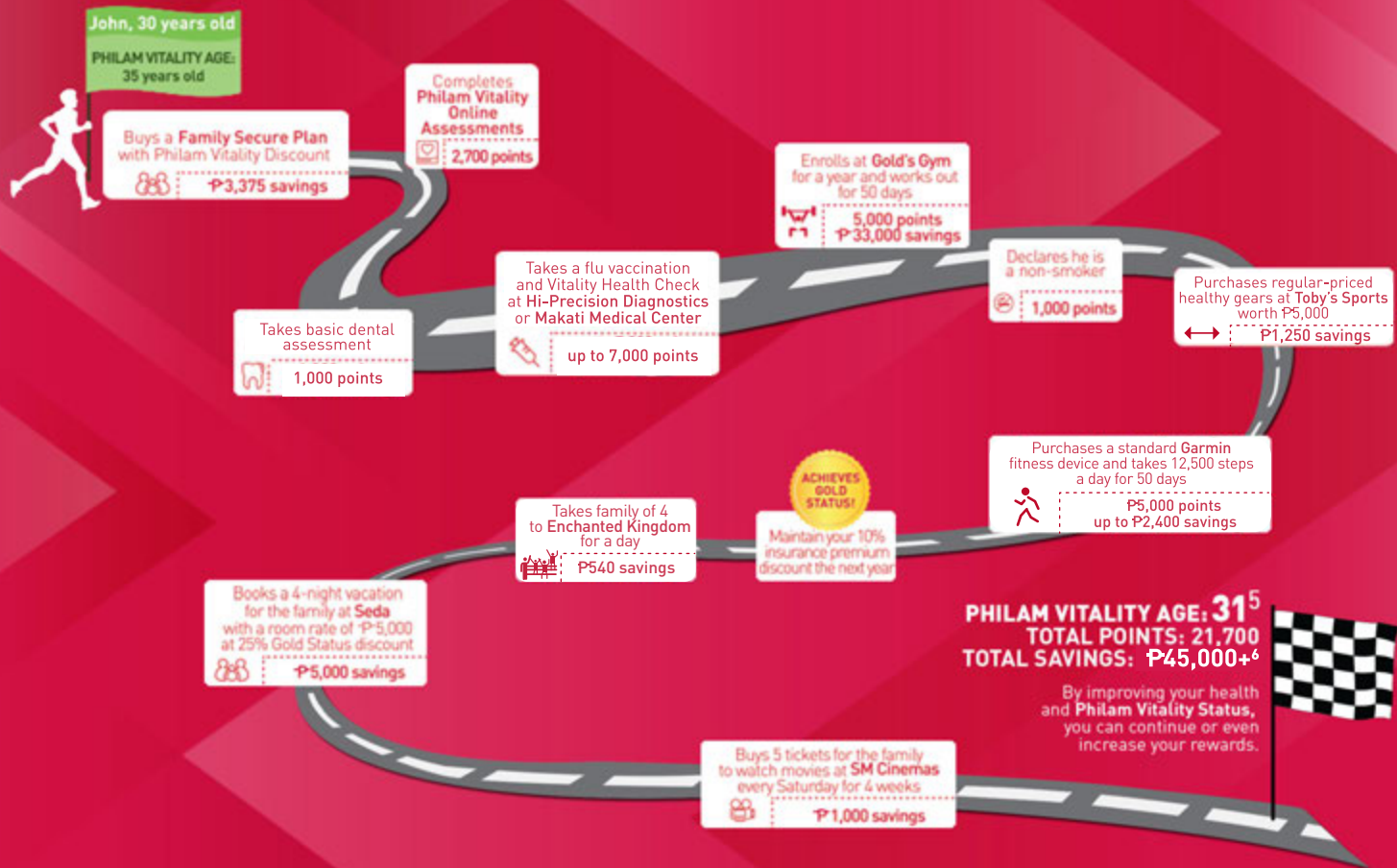
₱31,576**

By maintaining **GOLD** Philam Vitality Status for ten years, John enjoys insurance premium savings of

₱33,750

**Total and discounted premiums already include the Philam Vitality membership fee of ₱1,200.

HERE'S HOW YOU CAN CONTINUE TO ENJOY PREMIUM DISCOUNTS AND ALL THE REWARDS OF PHILAM VITALITY.



Notes:

- Life insurance coverage can vary depending on age and payment amount. On top of that, the company provides a protection bonus that increases the client's life insurance coverage by 10%, applicable each time he makes his payment, this bonus is not cumulative.
- Conversion of life insurance coverage to retirement fund is done by voluntarily reducing coverage down to 5x your basic annual premium (dial-down option) upon reaching age 60 or after 10 years, whichever is later.
- Retirement fund is equivalent to client's fund value which is invested in his chosen funds, net of insurance and other charges. If anything happens to the client and his retirement fund has already grown, his family will receive both the life insurance coverage and the retirement fund.
- Family Secure is a unit-linked plan which can be integrated with Philam Vitality and can include optional riders. The benefit illustration above includes optional riders Critical Illness (CI) and Waiver of Premium for Critical Illness (WPCI) until client is age 75, as well as the Philam Vitality membership until client is age 100.
- The Philam Vitality Age will vary depending on the level of engagement in the Philam Vitality programme.
- Philam Vitality savings are for illustration purposes only and cannot be used in conjunction with existing partner promotions. While discounts will remain the same, rates of partners may change without prior notice. The Philam Vitality membership fee may be subject to change in the future.
- Discounts on life insurance plans are based on applicable premiums only and assume that the Philam Vitality membership is in-force for each year with illustrated status and discounts. Discounts may increase or decrease depending on the actual Philam Vitality Status each year.

No one knows what tomorrow holds.
So when it comes to the people who matter to you,
you don't want to take chances.

Take charge of life's uncertainties with **FAMILY SECURE**

▶ **HIGH-VALUE LIFE INSURANCE**

You get high life insurance for the premiums you are paying so that should anything happen to you, your family can continue to enjoy a comfortable life.

▶ **CONVERTIBLE TO A RETIREMENT PLAN**

You can later choose to convert your insurance coverage into a retirement fund so you don't have to depend on your children when you are older.

▶ **CRITICAL ILLNESS COVERAGE**

You can also add coverage for 56 major critical illnesses including heart attack, stroke and cancer. Instead of worrying about your expenses, you can focus on recovering for your family.

▶ **EXCLUSIVE PHILAM VITALITY REWARDS**

Family Secure gives you access to Philam Vitality – a wellness programme that rewards you for living a healthier lifestyle. Enjoy discounts on your insurance premiums and other partners.

More than a life insurance plan,
FAMILY SECURE helps you live healthier
so you can enjoy life with your loved ones longer.

Reminder on Pre-Existing Condition and Free-Look

Upon receiving the policy contract, you may refer to the document for full details on the critical illness definitions, exclusions including the pre-existing conditions, and other limitations. If you decide that this plan is not suitable to your needs after reading the Policy Contract, simply return the document to Philam Life within fifteen (15) days from the date when you or your authorized representative received it and we will refund to you the Total Account Value plus any charges that have been deducted.



About Philam Life

The Philippine American Life and General Insurance Company (Philam Life) is the country's premier life insurance company. Established on 21 June 1947, Philam Life has earned the trust of customers for its financial strength, strong brand name, and ability to deliver on its promises.

Philam Life has ₱249.6 billion in total assets as of 31 December 2018, while serving over 700,000 individual policyholders and over 3,000,000 insured group members.

Philam Life understands the needs of its customers and provides holistic solutions that include life protection, health insurance, savings, education, retirement, investment, group, and credit life insurance. It also offers bancassurance and fund management products and services through its subsidiaries—BPI-Philam Life Assurance Company (BPLAC) and Philam Asset Management Inc. (PAMI).

Philam Life is a member of AIA Group Limited, the largest independent publicly listed pan-Asian life insurance group.

 **Call (02) 8528-2000**

 **philamlife.com**

 **AIAPhilamLife**

*The contents of this document are for explanatory purposes only. Actual terms and conditions are found in the policy.
In case of conflict, the policy terms shall prevail.*

Valid for distribution in the Philippines only.